

Information to identify the case:

Debtor 1	Margaret L Sumner	Social Security number or ITIN	xxx-xx-3973
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 21-15374-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Margaret L Sumner

10/1/21

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Margaret L Sumner
Debtor

Case No. 21-15374-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 01, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2021:

Recip ID	Recipient Name and Address
db	+ Margaret L Sumner, 384 Bishop Street, Browns Mills, NJ 08015-6813
519251707	+ Capital Health System, c/o Arcadia Recovery Bureau, 645 Penn Street, PO Box 6768, Reading, PA 19610-0768
519251714	JPMorgan Chase Bank, N.A., c/o Mullooly, Jeffrey, Rooney & Flynn, 6851 Jericho Tpk, Suite 220, PO Box 9036, Syosset, NY 11791-9036
519267318	+ Jeffrey Thomas, 24 Robin Road, Eastampton, NJ 08060-3331

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QTJORR.COM	Oct 02 2021 01:13:00	Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 01 2021 21:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 01 2021 21:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519251708	+ EDI: CAPITALONE.COM	Oct 02 2021 01:13:00	Capital One Bank USA NA, PO Box 31293, Salt Lake City, UT 84131-0293
519251709	+ EDI: MID8.COM	Oct 02 2021 01:13:00	Citibank N.A., c/o Midland Credit Management, 320 East Big Beaver Road, Suite 300, Troy, MI 48083-1271
519251710	+ EDI: CITICORP.COM	Oct 02 2021 01:13:00	Citicards CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
519251711	+ EDI: PRA.COM	Oct 02 2021 01:13:00	Comenity Capital Bank, c/o Portfolio Recovery Assoc, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502-4952
519251712	EDI: DISCOVER.COM	Oct 02 2021 01:13:00	Discover Financial Services, LLC, PO Box 15316, Wilmington, DE 19850-5316
519251713	EDI: JPMORGANCHASE	Oct 02 2021 01:13:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
519251715	EDI: AISMIDFIRST	Oct 02 2021 01:13:00	Midland Mortgage/MidFirst, 999 NW Grand Boulevard, PO Box 268959, Oklahoma City, OK 73126-8959
519251716	EDI: RMSC.COM	Oct 02 2021 01:13:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
519253770	+ EDI: RMSC.COM	Oct 02 2021 01:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519251717	EDI: TFSR.COM	Oct 02 2021 01:13:00	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
519251718	+ EDI: TFSR.COM		

District/off: 0312-3

User: admin

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Date Rcvd: Oct 01, 2021

Form ID: 318

Total Noticed: 18

Oct 02 2021 01:13:00

Toyota Motor Credit Corp, PO Box 9786, Cedar Rapids, IA 52409-0004

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Debtor Margaret L Sumner mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Jeffrey E. Jenkins	on behalf of Debtor Margaret L Sumner mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Rebecca Ann Solarz	on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com
Thomas Orr	tom@torrlaw.com Torr@ecf.axosfs.com
Thomas Orr	on behalf of Trustee Thomas Orr tom@torrlaw.com Torr@ecf.axosfs.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7